AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently amended) A method for optimizing customer interactions, comprising: interfacing with a plurality of different types of communication channels: receiving at least one-requests from at least one customer for [[a]] customer interactions over at least one of two different types of the-

plurality of communication channels;

identifying the at least one customer;

- for each requested customer interaction, choosing at least one treatment for processing the customer interaction using a central, channelindependent processing engine that is consistent for the plurality of communication channels; and
- processing the customer interactions by the central, channel-independent processing engine, based on the at least one treatments chosen.
- 2 (Original) The method from claim 1, wherein choosing the at least one treatment is a function of a customer segment, an interaction type and an interaction channel.
- 3. (Original) The method from claim 1, further comprising:
 - inserting data correlating to the at least one treatment into a customer intelligence record; and
 - returning the customer intelligence record to one of the plurality communication channels for instructing the channel on the treatments to present to the customer.

- (Original) The method from claim 1, wherein the step of choosing at least one
 treatment accesses a central repository where treatments have been stored by an
 independent design tool.
- (Original) The method from claim 1, wherein the central processing engine processes grouped rules in a hierarchy.
- (Original) The method from claim 1, further comprising sending the at least one treatment to one of the plurality of communication channels via a plurality of services.
- (Currently amended) The method from claim 1, wherein the step of choosing at least one treatment comprises <u>leveraging insight about customers from analytical</u> <u>models to derive at least one treatment</u> choosing at least one treatment that has been derived from insight about customers using analytical models.
- (Currently amended) The method from claim 7, wherein the step-of-leveraging insight from analytical models comprises:

extracting customer data for a plurality of customers from at least one database;

training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database:

gathering the customer interaction results; and
retraining the analytic models to refine the customer behavior prediction,
wherein the analytical models are re-trained using the customer

data extracted from at least one database as well as the customer

 (Currently amended) A computer program stored on a computer readable medium for execution by a computer, the computer program comprising:

interaction results.

a code segment for receiving at least one requests from at least one customer for [[a]] customer interactions over at least one of two different types of the plurality of communication channels:

a code segment for identifying the at least one customer;

- a code segment for choosing, for each requested customer interaction, at least one treatment for processing the customer interaction using a central, channel-independent processing engine-that is consistent for the plurality of communication channels; and
- a code segment for processing the customer interactions by the central,

 <u>channel-independent processing engine</u>, based on the at least one

 treatments chosen.
- 10. (Original) The computer program from claim 9, wherein the code segment for choosing the at least one treatment leverages a function of a customer segment, an interaction type and an interaction channel.
- (Original) The computer program from claim 9, further comprising:

 a code segment for inserting data correlating to the at least one treatment
 into a customer intelligence record; and

a code segment for returning the customer intelligence record to one of

the plurality communication channels for instructing the channel on the treatments to present to the customer.

- 12. (Original) The computer program from claim 9, wherein the code segment for choosing at least one treatment accesses a central repository where treatments have been stored by an independent design tool.
- (Original) The computer program from claim 9, wherein the central processing engine processes grouped rules in a hierarchy.
- 14. (Original) The computer program from claim 9, further comprising a code segment for sending the at least one treatment to one of the plurality of communication channels via a plurality of services.
- 15. (Original) The computer program from claim 9, wherein the code segment for choosing at least one treatment comprises a code segment choosing at least one treatment that has been derived from insight about customers using analytical models.
- 16. (Original) The computer program from claim 15, wherein the code segment for leveraging insight from analytical models comprises:
 - a code segment for extracting customer data for a plurality of customers from at least one database:
 - a code segment for training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;
 - a code segment for gathering the customer interaction results; and

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- a code segment for retraining the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.
- (Currently amended) A <u>computer-implemented</u> system for optimizing customer interactions, comprising:
 - a channel layer for communicating with a plurality of different types of communication channels;
 - a services layer for processing at least one-requests from at least one customer for [[a]] customer interactions over at least ene of two different types of the plurality of communication channels, and for identifying the at least one customer; and
 - an interaction optimizing subsystem for choosing, for each requested <u>customer interaction</u>, at least one treatment for processing the customer interactions;
 - wherein the interaction optimizing subsystem comprises a central, <u>channel-independent</u> processing engine; that is consistent for the plurality of communication channels and
 - wherein the _fer processing for the customer interactions is by the central,

 channel-independent processing engine, and based on the at least

 one-treatments chosen.

- 18. (Currently amended) The <u>computer-implemented</u> system from claim 17, wherein the interaction optimizing subsystem chooses the at least one treatment as a function of a customer segment, an interaction type and an interaction channel.
- (Currently amended) The <u>computer-implemented</u> system from claim 17, further comprising:
 - a customer intelligence record that is used by the interaction optimizing subsystem and is returned to one of the plurality of communication channels for instructing the channel on the treatments to present to the customer:
 - wherein data correlating to the at least one treatment is stored in the customer intelligence record.
- (Currently amended) The <u>computer-implemented</u> system from claim 17, wherein
 the interaction optimizing subsystem chooses at least one treatment from a central
 repository;
 - wherein the treatments have been stored on the central repository by an independent design tool.
- (Currently amended) The <u>computer-implemented</u> system from claim 17, wherein the central processing engine processes grouped rules in a hierarchy.
- 22. (Currently amended) The <u>computer-implemented</u> system from claim 17, wherein the interaction optimizing subsystem comprises a plurality of services for sending the at least one treatment to one of the plurality of communication channels.

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23. (Currently amended) The <u>computer-implemented</u> system from claim 17, wherein the interaction optimizing subsystem chooses the at least one treatment that has been derived from insight about customers using analytical models.

 (Currently amended) The <u>computer-implemented</u> system from claim 23, further comprising:

at least one database upon which is stored customer data for a plurality of customers:

wherein the interaction optimizing subsystem further comprises a results gathering module for gathering customer interaction results; wherein the gathered customer interaction results are used to re-trained the analytical models.